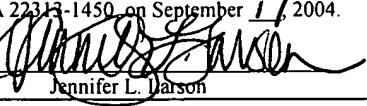




IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William A. Cooper      Examiner: Colbert, Ella  
Serial No.: 09/614,270      Group Art Unit: 3624  
Filed: July 12, 2000      Docket No.: TCFB.002PA  
Title: DEBIT CARD BILLING SYSTEM

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence and the papers, as described hereinabove, are being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on September 17, 2004.

By:   
Jennifer L. Larson

INFORMATION DISCLOSURE STATEMENT (37 C.F.R. §1.97(b))

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted either within three months of the filing date or before the first Office Action of the above-identified application. Accordingly, no fee is due for consideration of the items listed on the enclosed Form 1449.

In accordance with 37 C.F.R. §1.98(a)(2), a copy of each document or other information listed on the enclosed Form 1449 is provided.

Please note that any notations or markings on the attached documents do not reflect particular relevance, or lack thereof, to the present application, nor were they necessarily made by anyone affiliated with the prosecution of the present application.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to

establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Respectfully submitted,

Crawford Maunu PLLC  
1270 Northland Drive  
Suite 390  
St. Paul, MN 55120  
651/686-6633

Date: September 17, 2004

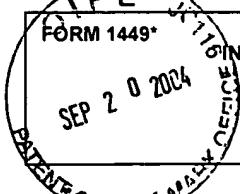
By:   
\_\_\_\_\_  
Robert J. Crawford  
Reg. No. 32,122

<b>INFORMATION DISCLOSURE STATEMENT</b> <b>IN AN APPLICATION</b> <small>(Use several sheets if necessary)</small>				Docket Number: TCFB.002PA	Application Number: 09/614,270
				Applicant: COOPER	
				Filing Date: 7/12/2000	Group Art Unit: 3624

<b>U.S. PATENT DOCUMENTS</b>						
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,685,088	02/03/2004	ROYER et al.			
	6,639,977	10/28/2003	SWOPE et al.			
	6,609,654	08/26/2003	ANDERSON et al.			
	6,446,049	09/03/2002	JANNING et al.			
	6,394,341	05/28/2002	MÄKIPÄÄ et al.			
	6,353,811	03/05/2002	WEISSMAN			
	6,330,544	12/11/2001	WALKER et al.			
	6,267,292	07/31/2001	WALKER et al.			
	6,226,624	05/01/2001	WATSON et al			
	6,182,894	02/06/2001	HACKETT et al.			
	6,169,483	01/02/2001	GHAFFARI et al.			
	6,078,907	06/20/2000	LAMM			
	6,032,136	02/29/2000	BRAKE, Jr. et al.			
	5,949,044	09/07/1999	WALKER et al.			
	5,945,653	08/31/1999	WALKER et al.			
	5,696,824	12/09/1997	WALSH			
	5,652,421	07/29/1997	VEENEMAN et al.			
	5,500,514	03/19/1996	VEENEMAN et al.			
	5,243,174	09/07/1993	VEENEMAN et al.			
	5,025,138	06/18/1991	CUERVO			
	4,346,442	8/24/1982	Musmanno			
	4,376,978	3/15/1983	Musmanno			
	4,597,046	6/24/1986	Musmanno et al.			
	4,774,663	9/27/1988	Musmanno et al.			
	5,826,243	10/20/1998	Musmanno et al.			
	5,940,809	8/17/1999	Musmanno et al.			
	5,978,779	11/2/1999	Stein et al.			
	6,108,641	8/22/2000	Kenna et al.			

**FOREIGN PATENT DOCUMENTS**

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	



FORM 1449* INFORMATION DISCLOSURE STATEMENT IN AN APPLICATION (Use several sheets if necessary)			Docket Number: TCFB.002PA	Application Number: 09/614,270
			Applicant: COOPER	
			Filing Date: 7/12/2000	Group Art Unit: 3624

	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form for next communication to the Applicant.	